State of Idaho

DEPARTMENT OF INSURANCE

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NEWS RELEASE

FOR IMMEDIATE RELEASE

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HEALTH INSURANCE:

What to Do if a Health Insurance Company Denies Your Claim

Major illness or a hospital stay following an accident can be stressful. It's not a time you want to be worried about your insurance coverage. However, for some insurance consumers, this is when they are hit with a denial – notification their insurance company won't pay all or part of a claim.

The Idaho Department of Insurance offers the following suggestions to help you understand your options when a claim is denied:

Read and Understand Your Policy

Your individual health insurance policy is a legal contract with an insurance company. You must read your policy thoroughly to understand your rights and responsibilities. Your policy will also detail the medical conditions and benefits for which the insurance company will and will not pay. If you need clarification, contact your insurance agent or company.

What to Do if a Claim is Denied During Treatment

Make a list of questions and immediately contact your insurance company. You will find contact information on the back of your insurance card.

Keep thorough notes of all conversations you have with company representatives. Include in your notes the name of the person with whom you speak, as well as the date and time of the conversation.

If you are positive and stay calm, the process will go more smoothly and could result in a more beneficial outcome on your behalf.

Be Persistent

Keep in mind that simple errors such as miscoding or incorrect routing might have caused your claim to be denied. These types of errors can usually be cleared up quickly. Be sure to obtain the claim denial in writing. You might need to make several calls to the company before the claim is paid.

What to Do if an Insurance Carrier Continues to Deny Your Claim

Contact the Department of Insurance for assistance appealing your claim. Eileen Mundorff, Consumer Affairs Officer for the Department, said, "We need written permission from the insured." Be prepared to provide as much information as possible about the situation.

"We will not take a complaint from doctors, hospitals or attorneys on behalf of insureds without a signed consent from the insured," Mundorff said.

Written complaints, along with supporting documentation, should be mailed to Idaho Department of Insurance, Attention: Consumer Assistance, PO Box 83720, Boise, ID 83720-0043. Complaints may also be submitted electronically via the Department website, www.doi.idaho.gov.